AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

SERVICE FEE RECKONER

A must read to help us build a strong and lasting relationship.

SAVINGS ACCOUNT MAXIMUM

SIMPLIFIED BANKING IN 5 MINS

For more details, log on to www.aubank.in

VER.2/08/23/CHQB_SOC_20115/SBF

Hello,

I am the Savings Account - Maximum Service Fee Reckoner, from **AU Small Finance Bank (AU SFB)**. I may not be on the top of your mind for now, but I provide a whole lot of important information that will make your banking experience with us, exciting.

So please **spare a few minutes** of your precious time to go through what I have to say. I also request you to keep me handy with you for future reference.

The latest copy of applicable service fee is also available on our website, https://www.aubank.in/service-fee

ELIGIBILITY CRITERIA

Your **Savings Account - Maximum** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	**Urban Branches** - INR 10,000 or Fixed Deposit of INR 1,00,000 **Core Branches** - INR 5,000 or Fixed Deposit of INR 50,000
Package Eligibility	Average Half Yearly Balance (AHB) - INR 50,000
Fees for Non-Maintenance of Balance per month	**Urban Branches** – 6% of shortfall; Maximum INR 600. **Core Branches** – 6% of shortfall; Maximum INR 300.

FREE SERVICES

As a privileged member of the **Savings Account - Maximum**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS	
1) SMS Alerts	6) Unlimited DDs payable at AU SFB locations and at correspondent bank locations
2) 10 free financial transactions a month at AU SFB ATM	7) Stop Cheque through Net / Mobile / Phone Banking
3) 10 free transactions a month at non-AU ATMs	8) Local Cheque Collections at AU SFB locations
4) Unlimited cash withdrawal at any AU SFB Branch	9) ATM decline due to insufficient funds is free at AU SFB ATMs
5) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	10) Issuance of Monthly and Half-Yearly E-mail Statement

DEBIT CARD

An exclusive Debit Card, especially for you! Let's understand all you need to know about the fees on your **Visa Platinum Debit Card**, including the fees applicable on ATM transactions in and outside India.

PARAMETERS	PARTICULARS
Card	Visa Platinum
Annual Fees	INR 299 per instance
Replacement of lost / stolen card	INR 200 per instance
Transactions at non-AU SFB ATMs within India	Post free transactions, INR 23 for financial transactions and INR 10 for non-financial transactions
Transactions at other bank ATMs outside India	INR 100 per instance for financial transactions, INR 25 per instance for non-financial transactions
Transactions at AU Bank ATMs	Post free transactions, INR 23 for financial transactions
ATM declines due to insufficient funds (Within / Outside India)	INR 25 per instance for other Bank ATMs
Cross Currency Mark-up (When you use your debit card for international transactions, a certain mark-up fee is levied on the amount)	3.50%

PAYMENT AND COLLECTION SERVICES

Understand the details of the fees on payment and collection services on your **Savings Account - Maximum**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free up to 5 transactions or INR 3 lakhs per month, whichever is earlier. Post which INR 5/1000 (min 100)
RTGS carried out at branch	INR 10 per transaction
NEFT carried out at branch	Up to 1 Lakh : INR 2/ transaction Above 1 Lakh: INR 10/ transaction
Pick-up or Delivery of Instruments	INR 100 per visit
Cash Pick-up / Delivery^	**On-Call Service:** Upto INR 2 Lacs - INR 750/- INR 2 Lacs to less than INR 5 lacs - INR 1100/- INR 5 Lacs to less than INR 10 lacs - INR 1800/- Above 10 lacs - Contact Branch
Cancellation / Revalidation of DD	INR 100 per instrument

TRANSACTIONS

With the **Savings Account - Maximum**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, **returned** due to insufficient funds	INR 500 per instance
Return handling charges for other bank cheques deposited in your account but returned (Local / Outstation)	INR 200 per instance
Standing instructions failure due to insufficient funds	INR 100 per instance
Stop Payment of Cheques - Branch	INR 50 per instruction
Retrieval of Cheque / Instruction	INR 50 per cheque
AEPS Mini Statement	First 5 transactions free, INR 3 per transaction post free transactions
Account Closure Fees	Free
Charges for statement printout at branches	INR 100 per instance

DELIVERY FEES

Experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS	PARTICULARS
Outstation cheques collection - corresponding and other bank locations	INR 50 charged towards delivery fees
DD Payable at AU SFB locations - Net / Mobile Banking	
Issuance of subsequent Cheque Book	
Issuance of ad hoc account statement dispatched to your address through courier	

TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- ^Branch Cash Deposit / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, E-mail Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, DD Revalidation, Charge Slip Retrieval, Pin Generation
- Abbreviations / short-forms used: 'INR'- Indian Rupee, 'p.m.' - per month, '<' - less than, '>' - greater than, 'min' - minimum, 'max' - maximum, 'ATM' - Automatic Teller Machine, 'RTGS' - Real Time Gross Settlement, 'NEFT' - National Electronic Fund Transfer, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transactions, etc.) for a continued period of 2 year shall be treated as Dormant / Inoperative Account. The service charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- Doorstep banking service is available at selective location at sole discretion of AU Small Finance Bank
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This service document is effective 1st Oct 2025 and is applicable until further modified